



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Jeffrey A. Norris  
Serial No.: 09/591,073  
Filed: 06/09/2000  
For: **CLOSED LOOP FINANCIAL TRANSACTION  
METHOD AND APPARATUS**  
Art Unit: 3624

Mail Stop RCE  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING	
I HEREBY CERTIFY THAT THIS DOCUMENT IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE AS FIRST-CLASS MAIL, IN AN ENVELOPE ADDRESSED TO: <b>COMMISSIONER FOR PATENTS, MAIL STOP RCE, PO BOX 1450, ALEXANDRIA, VA 22313-1450, ON</b>	
<u>8/11/05</u>	(Date of Deposit)
<u>Kelly Farrow</u>	Name of Depositor
<u>[Signature]</u>	Signature
<u>8/11/05</u>	Date of Signature

**INFORMATION DISCLOSURE STATEMENT**

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §§1.56, 1.97 and 1.98, the Applicant requests consideration of this Information Disclosure Statement.

The Applicant hereby makes of record in the above-identified application the information listed on the attached form PTO 1449 (modified). The order of presentation of the references should not be construed as an indication of the importance of the references.

It is respectfully requested that:

1. The Examiner consider completely the cited information, along with any other information, in reaching a determination concerning the patentability of the present claims;
2. The enclosed form PTO 1449 be signed by the Examiner to evidence that the cited information has been fully considered by the Patent and Trademark Office during the examination of this application;

3. The citations for the information be printed on any patent which issues from this application.

By submitting this Information Disclosure Statement, the Applicant makes no representation that a search has been performed, of the extent of any search performed, or that more relevant information does not exist. Applicant makes no representation that the information cited in the Statement is, or is considered to be, material to patentability as defined in 37 C.F.R. §1.56(b). Applicant makes no representation that the information cited in the Statement is, or is considered to be, in fact, prior art as defined by 35 U.S.C. §102. Notwithstanding any statements by the Applicant, the Examiner is urged to form his own conclusions regarding the relevance of the cited information.

**As this statement is filed before the mailing of a first Office Action after the filing of a Request for Continued Examination, pursuant to 37 C.F.R. § 1.97(b)(4) no fee is required.** However, the Commissioner is hereby authorized to charge any fees that may be required, or credit any overpayment, to Deposit Account No. 50-1732.

An early and favorable action is hereby requested.

Respectfully submitted,

WITHROW & FERRANOVA, P.L.L.C.

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Date: August 1, 2005  
Docket No. 4284-5B2

ATTY DKT NO.  
4284-5B2

SERIAL NO.  
09/591,073

APPLICANT  
Jeffery A Norris

FILING DATE  
06/09/2000

GROUP  
3624

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

**OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)**

	A	"Part III: Examination Procedures - Approved Loans", July 31, 1999, pages 1-7.
	B	"Truth in Lending Act", <a href="http://smartagreements.com/bltopics/Bltopic41">http://smartagreements.com/bltopics/Bltopic41</a> , 1999-2004, pages 1-5.
	C	"What Every Advertiser Needs to Know about Advertising Law! Statutes Relating to FTC's Consumer Protection Mission", <a href="http://www.lawpublish.com/statute">http://www.lawpublish.com/statute</a> , June 8, 1998, pages 1-7.
	D	"Office of Thrift Supervision: Thrift Bulletin: Handbook: Compliance Activities: Subject: Equal Credit Opportunity Act: Federal Reserve Amends Regulation B", December 29, 1989, Section 205, TB 40, pages 1-15.
	E	"Fair Lending: Section 1215: Home Mortgage Disclosure Act", Office of Thrift Supervision, Examination Handbook, February 2005, pages 1-9.
	F	12 C.F.R. § 202.1 - 202.8, "Equal Credit Opportunity (Regulation B)", January 1, 2005, pages 15-23.

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.